

**Information to identify the case:**

Debtor 1 Robert N. Grafton Jr.  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
Debtor 2 Allison M. Grafton  
(Spouse, if filing)  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
United States Bankruptcy Court District of New Jersey  
Case number: 16-10233-JNP

Social Security number or ITIN xxx-xx-7346

EIN -----

Social Security number or ITIN xxx-xx-5689

EIN -----

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert N. Grafton Jr.

Allison M. Grafton  
aka Allison M. Leary

5/11/21

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Robert N. Grafton, Jr.  
Allison M. Grafton  
Debtors

Case No. 16-10233-JNP  
Chapter 13

District/off: 0312-1  
Date Rcvd: May 11, 2021

User: admin  
Form ID: 3180W

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Total Noticed: 92

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 13, 2021:**

Recip ID	Recipient Name and Address
db/jdb	Robert N. Grafton, Jr., Allison M. Grafton, 10 Cambridge Rd, Turnersville, NJ 08012-1426
aty	+ David A. Wollman, The Wollman Law Firm, 200 Haddonfield-Berlin Road, Suite 102, Gibbsboro, NJ 08026-1239
r	+ Johnson Yerkes, Century 21 Rauh & Johns, 508 Hurffville Crosskeys Road, Sewell, NJ 08080-2730
515934360	AIDHC, PO Box 404112, Atlanta, GA 30384-4112
515934362	++ AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088 address filed with court:, Am Honda Fin, 201 Little Falls Dr, Wilmington, DE 19808-1674
515934365	Amex Dsnb, 9111 Duke Blvd, Mason, OH 45040-8999
515934364	Amex Dsnb, Correspondence, PO Box 981540, El Paso, TX 79998-1540
515934366	Apex Asset Management, LLC, 2501 Oregon Pike Ste 102, Lancaster, PA 17601-4890
516132484	Apex Asset Management, LLC, Virtua Health System, WJ, PO Box 5407, Lancaster, PA 17606-5407
516021497	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
517167900	+ Bank of America, NA, Prober & Raphael, A Law Corporation, 20750 Ventura Boulevard, Suite 100, Woodland Hills, CA 91364-6207
516160398	+ Hyundai Lease Titling Trust, PO Box 20825, Fountain Valley, CA 92728-0825
515934393	Jack Scheidell, 30 McGregor Ct, Turnersville, NJ 08012-2306
515934394	+ Kennedy Health System, Kennedy University Hospital, 500 Marlboro Ave, Cherry Hill, NJ 08002-2054
515934395	Kia Motors Finance, 4000 Macarthur Blvd Ste, Newport Beach, CA 92660-2558
515934398	LeeAnn Grafton, 1901 Exposition Dr, Williamstown, NJ 08094-6364
515934417	Virtua Health Voorhees, 2 Brighton Rd, Clifton, NJ 07012-1663

TOTAL: 17

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 11 2021 20:44:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	May 11 2021 20:44:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
515934363	EDI: HNDA.COM	May 12 2021 00:23:00	American Honda Finance, PO Box 168088, Irving, TX 75016-8088
515934361	Email/Text: ebn@nemours.org	May 11 2021 20:44:00	Alfred I. Dupont Hospital, PO Box 740198, Atlanta, GA 30374-0198
515988700	EDI: GMACFS.COM	May 12 2021 00:23:00	Ally Financial f/k/a GMAC, PO Box 130424, Roseville MN 55113-0004
515934368	EDI: BANKAMER.COM	May 12 2021 00:23:00	Bank of America, PO Box 982236, El Paso, TX 79998-2236
515934372	EDI: BANKAMER.COM	May 12 2021 00:23:00	Bk of Amer, PO Box 982235, El Paso, TX 79998-2235
516160242	EDI: BANKAMER.COM	May 12 2021 00:23:00	BANK OF AMERICA, N.A., PO BOX 31785, Tampa, FL 33631-3785

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515942041	+ EDI: AISACG.COM	May 12 2021 00:23:00	BMW Bank of North America, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
515954785	EDI: BMW.COM	May 12 2021 00:23:00	BMW Financial Services NA, LLC, P.O. Box 3608, Dublin, OH 43016
515934373	EDI: BMW.COM	May 12 2021 00:23:00	Bmw Financial Services, 5515 Parkcenter Cir, Dublin, OH 43017-3584
515934374	EDI: BMW.COM	May 12 2021 00:23:00	Bmw Financial Services, Attn: Bankruptcy Department, PO Box 3608, Dublin, OH 43016-0306
515934367	EDI: BANKAMER.COM	May 12 2021 00:23:00	Bank of America, Correspondence FL-1-908-01-49, PO Box 31785, Tampa, FL 33631-3785
515934369	EDI: TSYS2.COM	May 12 2021 00:23:00	Barclays Bank Delaware, PO Box 8801, Wilmington, DE 19899-8801
515934370	EDI: TSYS2.COM	May 12 2021 00:23:00	Barclays Bank Delaware, 125 S West St, Wilmington, DE 19801-5014
515934371	EDI: BANKAMER.COM	May 12 2021 00:23:00	Bk of Amer, 450 American St, Simi Valley, CA 93065-6285
515934377	EDI: CAPITALONE.COM	May 12 2021 00:23:00	Capital One Bank USA N, 15000 Capital One Dr, Richmond, VA 23238-1119
516067435	EDI: BL-BECKET.COM	May 12 2021 00:23:00	CAPITAL ONE, N.A., C/O BECKET AND LEE LLP, PO BOX 3001, MALVERN, PA 19355-0701
515934378	EDI: CITICORP.COM	May 12 2021 00:23:00	Cbna, 50 NW Point Blvd, Elk Grove Village, IL 60007-1032
515934375	EDI: CAPITALONE.COM	May 12 2021 00:23:00	Cap1/bstby, PO Box 30285, Salt Lake City, UT 84130-0285
515934376	EDI: CAPITALONE.COM	May 12 2021 00:23:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
516022110	EDI: CAPITALONE.COM	May 12 2021 00:23:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517183598	+ Email/Text: BKBCNMAIL@carringtonms.com	May 11 2021 20:43:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951
517183599	+ Email/Text: BKBCNMAIL@carringtonms.com	May 11 2021 20:43:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951
516157180	+ Email/Text: bncmail@w-legal.com	May 11 2021 20:44:00	Cerastes, LLC, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
515934381	EDI: CITICORP.COM	May 12 2021 00:23:00	Citi, PO Box 6241, Sioux Falls, SD 57117-6241
515934382	EDI: CITICORP.COM	May 12 2021 00:23:00	Citibank, Citicorp Credit Svrs/Centralized Bankrupt, PO Box 790040, Saint Louis, MO 63179-0040
515934383	EDI: CITICORP.COM	May 12 2021 00:23:00	Citibank/the Home Depot, Citicorp Credit Svrs/Centralized Bankrup, PO Box 790040, Saint Louis, MO 63179-0040
516143239	+ EDI: WFNNB.COM	May 12 2021 00:23:00	Comenity Capital Bank, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
515934385	EDI: WFNNB.COM	May 12 2021 00:23:00	Comenitycapital/bjsclb, PO Box 182120, Columbus, OH 43218-2120
515934384	EDI: WFNNB.COM	May 12 2021 00:23:00	Comenitycapital/bjsclb, PO Box 182125, Columbus, OH 43218-2125

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515934389	EDI: CITICORP.COM	May 12 2021 00:23:00	Dsnb Macys, 911 Duke Blvd, Mason, OH 45040
515934388	EDI: CITICORP.COM	May 12 2021 00:23:00	Dsnb Macys, Macys Bankruptcy Department, PO Box 8053, Mason, OH 45040-8053
516143828	EDI: Q3G.COM	May 12 2021 00:23:00	Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
515941934	EDI: DISCOVER.COM	May 12 2021 00:23:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
515934386	EDI: DISCOVER.COM	May 12 2021 00:23:00	Discover Fin Svcs LLC, PO Box 15316, Wilmington, DE 19850-5316
515934387	EDI: DISCOVER.COM	May 12 2021 00:23:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
516091393	EDI: ECAST.COM	May 12 2021 00:23:00	ECAST SETTLEMENT CORPORATION, PO BOX 29262, NEW YORK, NY 10087-9262
516130843	EDI: ECMC.COM	May 12 2021 00:23:00	ECMC, PO Box 16408, St. Paul, MN 55116-0408
515934390	EDI: WFFC.COM	May 12 2021 00:23:00	Furniturebar, PO Box 94498, Las Vegas, NV 89193-4498
515934391	EDI: WFFC.COM	May 12 2021 00:23:00	Homeprjvisa, PO Box 94498, Las Vegas, NV 89193-4498
515934392	EDI: IRS.COM	May 12 2021 00:23:00	IRS, PO Box 7346, Philadelphia, PA 19101-7346
515934379	EDI: JPMORGANCHASE	May 12 2021 00:23:00	Chase Card, PO Box 15298, Wilmington, DE 19850-5298
515934380	EDI: JPMORGANCHASE	May 12 2021 00:23:00	Chase Card Services, Attn: Correspondence Dept, PO Box 15298, Wilmington, DE 19850-5298
515934396	Email/Text: PBNCNotifications@perituservices.com	May 11 2021 20:43:00	Kohls/Capital One, PO Box 3120, Milwaukee, WI 53201-3120
515934397	+ Email/Text: PBNCNotifications@perituservices.com	May 11 2021 20:43:00	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
515991495	+ EDI: MID8.COM	May 12 2021 00:23:00	Midland Credit Management, Inc. as agent for, MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
515934399	EDI: NAVIENTFKASMSERV.COM	May 12 2021 00:23:00	Navient, Attn: Claims Dept, PO Box 9500, Wilkes Barre, PA 18773-9500
515934400	EDI: NAVIENTFKASMSERV.COM	May 12 2021 00:23:00	Navient, PO Box 9500, Wilkes Barre, PA 18773-9500
515934401	+ Email/Text: bnc@nordstrom.com	May 11 2021 20:44:14	Nordstrom/td, 13531 E Caley Ave, Englewood, CO 80111-6505
516157535	Email/Text: Bankruptcy.Notices@pnc.com	May 11 2021 20:44:00	PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101-0570
515934403	Email/Text: Bankruptcy.Notices@pnc.com	May 11 2021 20:44:00	PNC Bank, PO Box 856177, Louisville, KY 40285-6177
516160012	EDI: PRA.COM	May 12 2021 00:23:00	Portfolio Recovery Associates, LLC, c/o Best Buy Visa, POB 41067, Norfolk VA 23541
516159781	EDI: PRA.COM	May 12 2021 00:23:00	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
515934402	EDI: RMSC.COM	May 12 2021 00:23:00	Paypal Credit, PO Box 105658, Atlanta, GA 30348-5658
516148477	EDI: Q3G.COM	May 12 2021 00:23:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA

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			98083-0788
516040132	EDI: Q3G.COM	May 12 2021 00:23:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
518054734	+ Email/Text: bncmail@w-legal.com	May 11 2021 20:44:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121, SYNCHRONY BANK, c/o Weinstein & Riley, P.S. 98121-3132
518054733	+ Email/Text: bncmail@w-legal.com	May 11 2021 20:44:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
515934407	EDI: RMSC.COM	May 12 2021 00:23:00	Syncb/Sams Club DC, PO Box 965005, Orlando, FL 32896-5005
515934404	EDI: RMSC.COM	May 12 2021 00:23:00	Syncb/amazon, PO Box 965015, Orlando, FL 32896-5015
515934405	+ EDI: RMSC.COM	May 12 2021 00:23:00	Syncb/lowe's, PO Box 956005, Orlando, FL 32896-0001
515934406	EDI: RMSC.COM	May 12 2021 00:23:00	Syncb/oldnavydc, PO Box 965005, Orlando, FL 32896-5005
515934408	EDI: RMSC.COM	May 12 2021 00:23:00	Syncb/toysrus, PO Box 965005, Orlando, FL 32896-5005
515934409	EDI: RMSC.COM	May 12 2021 00:23:00	Syncb/toysrus, Attn: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104
515934410	EDI: RMSC.COM	May 12 2021 00:23:00	Synchrony Bank/Amazon, Attn: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104
515934411	EDI: RMSC.COM	May 12 2021 00:23:00	Synchrony Bank/Lowe's, Attn: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104
515934412	EDI: RMSC.COM	May 12 2021 00:23:00	Synchrony Bank/Old Navy, Attn: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104
515934413	EDI: RMSC.COM	May 12 2021 00:23:00	Synchrony Bank/Sams Club, Attn: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104
515934414	EDI: WTRRNBNK.COM	May 12 2021 00:23:00	Td Bank USA/Targetcred, PO Box 673, Minneapolis, MN 55440-0673
515934415	EDI: CITICORP.COM	May 12 2021 00:23:00	Thd/Cbna, PO Box 6497, Sioux Falls, SD 57117-6497
515934416	EDI: WTRRNBNK.COM	May 12 2021 00:23:00	Tnb-Visa (TV) / Target, C/O Financial & Retail Services Mailstop, PO Box 9475, Minneapolis, MN 55440-9475
516107103	EDI: WFFC.COM	May 12 2021 00:23:00	Wells Fargo Bank NA, PO Box 10438, Des Moines IA 50306-0438
515934418	EDI: WFFC.COM	May 12 2021 00:23:00	Wells Fargo Home Projects Visa, Wells Fargo Financial, 1 Home Campus Fl 3, Des Moines, IA 50328-0001
515934419	EDI: WFFC.COM	May 12 2021 00:23:00	Wffnb/Furniture Barn, Wells Fargo Financial National Bank, PO Box 10438, Des Moines, IA 50306-0438

TOTAL: 75

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518054743	*+	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121, SYNCHRONY BANK, c/o

District/off: 0312-1

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Weinstein & Riley, P.S. 98121-3132  
518054742 \*+ SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 13, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 11, 2021 at the address(es) listed below:

Name	Email Address
Conika Majumdar	on behalf of Creditor BANK OF AMERICA N.A. conika.majumdar@fnf.com
Denise E. Carlon	on behalf of Creditor BANK OF AMERICA N.A. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Joshua I. Goldman	on behalf of Creditor BANK OF AMERICA N.A. josh.goldman@padgettlawgroup.com, bkgroup@kmllawgroup.com
Ronald E. Norman	on behalf of Debtor Robert N. Grafton Jr. rnorman@rnormanlaw.com, ekonecsny@rnormanlaw.com;dgordon@rnormanlaw.com;g14985@notify.cincompass.com;ronaldenorman@icloud.com
Ronald E. Norman	on behalf of Joint Debtor Allison M. Grafton rnorman@rnormanlaw.com ekonecsny@rnormanlaw.com;dgordon@rnormanlaw.com;g14985@notify.cincompass.com;ronaldenorman@icloud.com
Sean M. O'Brien	on behalf of Creditor BANK OF AMERICA N.A. DMcDonough@flwlaw.com
William M. E. Powers, III	on behalf of Creditor BANK OF AMERICA N.A. ecf@powerskirk.com
William M.E. Powers	on behalf of Creditor BANK OF AMERICA N.A. ecf@powerskirk.com
William M.E. Powers, III	on behalf of Creditor Bank of America N.A. ecf@powerskirk.com

TOTAL: 11